

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JENNIFER L. CERCONI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-23127 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/03/2017 and confirmed on 10/10/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		98,930.73
Less Refunds to Debtor	595.41	
TOTAL AMOUNT OF PLAN FUND		98,335.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,370.53	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,370.53

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK	0.00	65,999.27	0.00	65,999.27
	Acct: 0513				
	MIDFIRST BANK	20,444.82	20,444.82	0.00	20,444.82
	Acct: 0513				
	BALDWIN TOWNSHIP (TRASH)	140.00	140.00	55.94	195.94
	Acct: 0S30				
	BALDWIN TOWNSHIP (SWG)	0.00	0.00	0.00	0.00
	Acct: 0S30				
					86,640.03

Priority					
	GARY W SHORT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L. CERCONI	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L. CERCONI	595.41	595.41	0.00	0.00
	Acct:				
	GARY W SHORT ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	NISSAN-INFINITI LT	1,784.40	1,784.40	0.00	1,784.40
	Acct: 1511				
	MT LEBANON SD & MUNIC OF MT LEBANON	411.40	411.40	0.00	411.40
	Acct: 1274				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-JAD				
					2,505.80

Unsecured					
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	AES/PHEAA	0.00	0.00	0.00	0.00
	Acct: 0014				
	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct:				
	ACCOUNT RESOLUTION++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4638				
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,772.37	77.72	0.00	77.72
	Acct: 0832				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 7355				
	CLEVELAND CLINIC FOUNDATION	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: FWJ2				
	COLUMBIA GAS OF PA INC(*)	0.00	0.00	0.00	0.00
	Acct: 0003				
	CREDIT PROTECTION ASSOC. LP	0.00	0.00	0.00	0.00
	Acct: 2923				
	DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 0218				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	10,931.62	109.32	0.00	109.32
	Acct: 1274				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 8068				
	DUQUESNE LIGHT COMPANY(*)	586.44	5.86	0.00	5.86
	Acct: 5608				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct: 5848				
	JORDAN TAX SERVICE INC**	0.00	0.00	0.00	0.00
	Acct: 8552				
	KOHLS	0.00	0.00	0.00	0.00
	Acct: 0622				
	NISSAN MOTOR ACCEPTANCE CORP	0.00	0.00	0.00	0.00
	Acct: 9373				
	ECMC(*)	61,477.08	614.77	0.00	614.77
	Acct: 1274				
	PAAMERICAN WATER(*) AKAAMERICAN V	0.00	0.00	0.00	0.00
	Acct: 8552				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4083				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2686				
	TSI++	0.00	0.00	0.00	0.00
	Acct: 5594				
	UPMC	0.00	0.00	0.00	0.00
	Acct: 1254				
	VERIZON BY AMERICAN INFOSOURCE LP	1,128.77	11.29	0.00	11.29
	Acct: 0001				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 9482				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4083				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
					818.96

TOTAL PAID TO CREDITORS

89,964.79

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TOTAL CLAIMED	
PRIORITY	2,505.80
SECURED	20,584.82
UNSECURED	81,896.28

Date: 10/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

JENNIFER L. CERCONE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23127 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jennifer L. Cercone  
Debtor

Case No. 17-23127-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 26, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer L. Cercone, 727 Newport Drive, Pittsburgh, PA 15234-2544
cr	+ Township of Baldwin, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
14670238	+ Allegheny Health Network, POB 645266, Pittsburgh, PA 15264-5250
14670244	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, 121 Champion Way, Suite 100, Cincinnati, OH 45274-2510
14670243	+ Collection Service C, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14670245	+ Credit Protection Assoc, Po Box 802068, Dallas, TX 75380-2068
14670248	+ Duquense Light Company, POB 67, Manchaug, MA 01526-0067
14670250	+ Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14670252	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
14670254	+ Pennsylvania American Water, 800 W. Hershey Park Drive, Hershey, PA 17033-2400
14670255	+ Stonegate Mortgage Corp, 4894 Greenville Ave Ste, Dallas, TX 75206-4120
14704675	+ Township of Baldwin, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Oct 26 2022 23:48:00	Municipality of Mt. Lebanon/Mt. Lebanon School Dis, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 26 2022 23:48:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14670236	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 26 2022 23:49:00	06 Nationwide Insura, c/o Credit Collection, POB 9134, Needham Heights, MA 02494-9134
14670239	^ MEBN	Oct 26 2022 23:42:08	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
14670237	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2022 23:48:00	Aes/pheaa-keycon, Pob 61047, Harrisburg, PA 17106-1047
14670241	Email/Text: bankruptcies@ccf.org	Oct 26 2022 23:48:00	Cleveland Clinic, 9500 Euclid Ave, Cleveland, OH 44195
14670240	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:47:32	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14670246	+ Email/PDF: pa_dc_ed@navient.com	Oct 26 2022 23:47:09	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14670247	+ Email/Text: mrdiscen@discover.com	Oct 26 2022 23:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

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User: auto

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14850383	Email/Text: ECMCBKNotices@ecmc.org	Oct 26 2022 23:48:00	ECMC, PO BOX 16408, St. Paul, MN 55116-0408
14705522	Email/Text: bankruptcy@homepointfinancial.com	Oct 26 2022 23:48:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234
14670249	Email/Text: Bankruptcy@ICSystem.com	Oct 26 2022 23:48:00	IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164
14670251	+ Email/Text: PBNCNotifications@perituservices.com	Oct 26 2022 23:48:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
15403590	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2022 23:47:06	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14704673	+ Email/Text: ebnjts@grblaw.com	Oct 26 2022 23:48:00	Municipality of Mt. Lebanon/Mt. Lebanon SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14721829	Email/PDF: pa_dc_ed@navient.com	Oct 26 2022 23:47:34	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14674889	Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 26 2022 23:48:00	Nissan, POB 660366, Dallas, TX 75266-0366
14670253	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2022 23:48:00	P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
14698666	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2022 23:48:00	PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14709958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14670821	+ Email/PDF: rmscedi@recoverycorp.com	Oct 26 2022 23:47:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670256	+ Email/PDF: gecscdi@recoverycorp.com	Oct 26 2022 23:47:32	Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670257	+ Email/PDF: gecscdi@recoverycorp.com	Oct 26 2022 23:46:38	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14670258	+ Email/Text: bankruptcydepartment@tsico.com	Oct 26 2022 23:49:00	TSI, Po Box 15609, Wilmington, DE 19850-5609
14670259	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 26 2022 23:49:00	UPMC, POB 371472, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14713580	Email/PDF: ebn_ais@aisinfo.com	Oct 26 2022 23:46:51	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14670260	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 26 2022 23:48:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MIDFIRST BANK
cr		NISSAN - INFINITI LT INC.
cr		Stonegate Mortgage Corporation
14670242		Col
14752190		Duquesne Light Company
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*P++	HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD, 2ND AND 3RD FLOOR, FARMERS BRANCH TX 75234-6451, address filed with court., Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX

District/off: 0315-2

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: pdf900

Total Noticed: 39

75234

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
David A. Scott	on behalf of Creditor NISSAN - INFINITI LT INC. scott@lg-law.com
Gary William Short	on behalf of Debtor Jennifer L. Cercone garyshortlegal@gmail.com gwshort@verizon.net
Jeffrey R. Hunt	on behalf of Creditor Municipality of Mt. Lebanon/Mt. Lebanon School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of Baldwin jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor Stonegate Mortgage Corporation pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9